

2002 Schumer Retail Credit Card Report
Central New York

Average Retail Credit Card Rate: 21.6%

ELECTRONICS STORES

Store	Interest Rate	Grace Period
Radio Shack	23.85%	90 days
Comp USA	19.15%	25 days
Best Buy	19.8%	90 days

FURNITURE STORES

Store	Interest Rate	Grace Period
Pottery Barn	21%	5 days
Pier 1	21.6%	5 days

HOMEWARES STORES

Store	Interest Rate	Grace Period
Home Depot	21%	30 days
Sears	21.9%	30 days

CLOTHING STORES

Store	Interest Rate	Grace Period
Ann Taylor	22.8%	30 days
Express	22.8%	25 days

Victoria's Secret	22.8%	30 days
JC Penny	21%	30 days
J. Crew	21%	25 days
Banana Republic	21%	28 days
The Gap	21%	28 days
Lane Bryant	22.8%	60 days
Lerner New York	22.8%	25 days
Lord & Taylor	21.6%	22 days

OTHER CREDIT RATES STILL LOW

Bank-issued Credit Cards – 13.7% (National Average)

Treasury Bills – 1.58% (National Average)

Personal Loan Rates – 14.70% (National Average)

Automobile Loan Rate – 8.06% (National Average)